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Serial No.: 09/671,833

Filed: September 27, 2000

Group Art Unit No.: 2132

Examiner: Minh Dinh

Confirmation No.: 5914

For. METHODS, SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR SMART

CARD PRODUCT MANAGEMENT

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Traci Brown

AMENDMENT

Sir:

Applicants provide the present Amendment in response to the amendments proposed by the Examiner on November 18, 2004, November 19, 2004 and November 22, 2004.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.